Page 1 of 43 Document B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition CHICAGO DIVISION (EASTERN)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Ranger, Peter Ranger, Patricia All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-9467 than one, state all): xxx-xx-8245 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 304 Glendenning PI 304 Glendenning PI Waukegan, IL Waukegan, IL ZIP CODE ZIP CODE 60087 60087 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business $\overline{\mathbf{Q}}$ Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily **Tax-Exempt Entity** debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a business debts. (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over **√** 1-49 10,001-____ 200-999 50,001-∐ 50-99 **___** 100-199 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$50,000,001 \$0 to \$10,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000

to \$100 million

\$50,000,001

to \$100 million

to \$500 million

\$100,000,001

to \$500 million

to \$1 billion

to \$1 billion

\$1 billion

\$1 billion

\$500,000,001 More than

to \$50 million

\$10,000,001

to \$50 million

\$500,000

\$500,000

\$100,001 to \$500,001

Estimated Liabilities

\$50,000 \$100,000

\$50,001 to

to \$1 million

to \$1 million

to \$10 million

\$1,000,001

to \$10 million

31 (Official Form 1) (1/08)	Document	Paye 2 01 43		Page 2
Voluntary Petition			Ranger	
(This page must be comple	eted and filed in every case.)	Patrio	cia Ranger	
All Prior E	Bankruptcy Cases Filed Within Last	8 Years (If more than two,	, attach additional sheet.)	
Location Where Filed: None		Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pending Bankruptcy C	ase Filed by any Spouse, Partner or	Affiliate of this Debtor	(If more than one, attach addi	itional sheet.)
Name of Debtor:		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
(To be completed if debtor is required 10Q) with the Securities and Exchange	Exhibit A to file periodic reports (e.g., forms 10K and e Commission pursuant to Section 13 or 15(d) 4 and is requesting relief under chapter 11.) a part of this petition.	whose I, the attorney for the petitione informed the petitioner that [h of title 11, United States Code	Exhibit B e completed if debtor is an individual debts are primarily consumer debts.) er named in the foregoing petition, de- tie or she] may proceed under chapter e, and have explained the relief availat that I have delivered to the debtor the b).	clare that I have r 7, 11, 12, or 13 ble under each
		X /s/ Kenneth S. Boro	cia	10/23/2009
		Kenneth S. Borcia	a	Date
Exhibit D completed at If this is a joint petition:		ade a part of this petition.		
Exhibit b also complete		ling the Debtor - Venue		
preceding the date of this p	(Check any or has had a residence, principal place of etition or for a longer part of such 180 day concerning debtor's affiliate, general partr	s than in any other District.	,	ımediately
principal place of business	gn proceeding and has its principal place or assets in the United States but is a defe s will be served in regard to the relief sou	endant in an action or proce		
	Certification by a Debtor Who Resid		ntial Property	
Landlord has a judgment ag	Check all ap gainst the debtor for possession of debtor's	oplicable boxes.) s residence. (If box checked	d, complete the following.)	
	Ō	Name of landlord that obtain	ned judgment)	_
		(Address of landlord)		_
	oplicable nonbankruptcy law, there are circ rise to the judgment for possession, after		·	e tine entire
Debtor has included in this petition.	petition the deposit with the court of any re	ent that would become due c	during the 30-day period after th	e filing of the
☐ Debtor certifies that he/she	has served the Landlord with this certifica	tion. (11 U.S.C. § 362(I)).		

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Page 3 of 43 Document B1 (Official Form 1) (1/08) Page 3 **Peter Ranger Voluntary Petition** Name of Debtor(s): Patricia Ranger (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct. and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. /s/ Peter Ranger Peter Ranger X /s/ Patricia Ranger (Signature of Foreign Representative) Patricia Ranger (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 10/23/2009 Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ Kenneth S. Borcia defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and Kenneth S. Borcia Bar No. 3125988 have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Kenneth S. Borcia & Associates maximum fee for services chargeable by bankruptcy petition preparers, I have 1117 S. Milwaukee., Suite A-3 given the debtor notice of the maximum amount before preparing any document P.O. Box 447 for filing for a debtor or accepting any fee from the debtor, as required in that Libertyville, IL 60048 section. Official Form 19 is attached. Phone No. (847) 634-8800 Fax No. (847) 634-8932 Printed Name and title, if any, of Bankruptcy Petition Preparer 10/23/2009 Date Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

an individual.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not

If more than one person prepared this document, attach additional sheets

and the Federal Rules of Bankruptcy Procedure may result in fines or

A bankruptcy petition preparer's failure to comply with the provisions of title 11

conforming to the appropriate official form for each person.

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Authorized Individual

Title of Authorized Individual

Date

Printed Name of Authorized Individual

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re:	Peter Ranger	Case No.	
	Patricia Ranger		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

In re:	Peter Ranger	Case No.	
	Patricia Ranger		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

	Continuation Sneet No. 1
	not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be d by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	Inited States trustee or bankruptcy administrator has determined that the credit counseling requirement of 109(h) does not apply in this district.
I certify und	er penalty of perjury that the information provided above is true and correct.
Signature of	Debtor: /s/ Peter Ranger Peter Ranger
Date: 1	0/23/2009

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re:	Peter Ranger	Case No.	
	Patricia Ranger		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re:	Peter Ranger	Case No.	
	Patricia Ranger		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Patricia Ranger Patricia Ranger
Date:10/23/2009

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 8 of 43

B6A (Official Form 6A) (12/07)

In re	Peter Ranger
	Patricia Ranger

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
home - 304 Glendenning Pl., Waukegan	joint tenants	J	\$160,000.00	\$158,000.00

Total: \$160,000.00 (Report also on Summary of Schedules)

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 9 of 43

B6B (Official Form 6B) (12/07)

In re	Peter Ranger
	Patricia Ranger

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	J	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of Waukegan, Norstates (on son's account)	J	\$1,500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Refrigerator, stove,washer/dryer bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	J	\$1,200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures & collections	J	\$200.00
6. Wearing apparel.		clothing	J	\$100.00
7. Furs and jewelry.		Furs & jewelry	J	\$40.00
8. Firearms and sports, photographic, and other hobby equipment.		sports & hobby equipment	J	\$20.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 10 of 43

B6B (Official Form 6B) (12/07) -- Cont.

In re	Peter Ranger	Case No.	
	Patricia Ranger		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		At his work	J	\$16,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 11 of 43

B6B (Official Form 6B) (12/07) -- Cont.

In re	Peter Ranger
	Patricia Ranger

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		P.I. Case for Mr. Ranger	J	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1988 Olds	J	\$200.00
		1996 Cadillac	J	\$400.00

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Page 12 of 43 Document

B6B (Official Form 6B) (12/07) -- Cont.

In re	Peter Ranger	Case No.	
	Patricia Ranger	_	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		1982 Yamaha Motorcycle	J	\$300.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	х			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		continuation sheets attached Total	ıl >	\$20,010.00

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 13 of 43

B6C (Official Form 6C) (12/07)

In re	Peter Ranger
	Patricia Ranger

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
home - 304 Glendenning Pl., Waukegan	735 ILCS 5/12-901	\$2,000.00	\$160,000.00
Cash	735 ILCS 5/12-1001(b)	\$50.00	\$50.00
Bank of Waukegan, Norstates (on son's account)	735 ILCS 5/12-1001(b)	\$1,500.00	\$1,500.00
Refrigerator, stove,washer/dryer bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	735 ILCS 5/12-1001(b)	\$1,200.00	\$1,200.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
clothing	735 ILCS 5/12-1001(a), (e)	100%	\$100.00
Furs & jewelry	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
At his work	735 ILCS 5/12-1006	100%	\$16,000.00
P.I. Case for Mr. Ranger	735 ILCS 5/12-1001(h)(4)	\$15,000.00	Unknown
1988 Olds	735 ILCS 5/12-1001(c)	\$200.00	\$200.00
1996 Cadillac	735 ILCS 5/12-1001(c)	\$400.00	\$400.00
1982 Yamaha Motorcycle	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$300.00 \$0.00	\$300.00
		\$37,010.00	\$180,010.00

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 14 of 43

B6D (Official Form 6D) (12/07) In re Peter Ranger Patricia Ranger

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704		J	DATE INCORRED: NATURE OF LIEN: COLLATERAL: home REMARKS: Voluntary payments VALUE: \$160,000.00				\$158,000.00	
ACCT #: Homecoming Financial P.O. Box 205 Waterloo, IA 50704		J	DATE INCURRED: NATURE OF LIEN: COLLATERAL: home REMARKS: VALUE: \$160,000.00				\$33,595.00	

	<u> </u>		Subtotal (Total of this I Total (Use only on last	_			\$191,595.00 \$191,595.00 (Report also on	\$0.00 \$0.00 (If applicable,

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 15 of 43

B6E (Official Form 6E) (12/07)

In re Peter Ranger Patricia Ranger

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	1 continuation sheets attached

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 16 of 43

B6E (Official Form 6E) (12/07) - Cont.

In re Peter Ranger Patricia Ranger

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

TTPE OF PRIORITY			d Certain Other Debts Owed to Go	VEI	11111	ICII	tai Offits		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT#: IRS P.O. Box 21126 Philadelphia, PA 19114		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$4,000.00	\$4,000.00	\$0.00
Sheet no1 of t con attached to Schedule of Creditors Holding I			sheets Subtotals (Totals of this		ge) tal		\$4,000.00 \$4,000.00	\$4,000.00	\$0.00
(Use	onl	y on	ast page of the completed Schedule nthe Summary of Schedules.)		ıaı	_	φ 4 ,000.00		
If ap	plica	able,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)		als	>		\$4,000.00	\$0.00

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 17 of 43

B6F (Official Form 6F) (12/07) In re Peter Ranger Patricia Ranger

Case No.		
	(if known)	

П	Check this box if debtor has no creditors holding unsecured claims to report on this Schedule	F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: Action Card P.O. Box 105341 Atlanta, GA 30348-5341		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,452.00
ACCT #: American Express P.O. Box 981535 El Paso, TX 79998-1535		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$18,058.00
ACCT #: American Mediation & Alternative Resolut 1 S. 132 Summit Dr.,Ste. 202B Oakbrook Terrace, IL 60181		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Aneshesia Associates of Vista Health 185 Penny Avenue East Dundee, IL 60118		J	DATE INCURRED: CONSIDERATION: REMARKS:				Unknown
ACCT #: Bank of America P.O. Box 15026 Wilmington, DE 19850-5026		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$27,469.00
ACCT #: Bill Me Later P.O. Box 105658 Atlanta, GA 30348		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,359.00
7continuation sheets attached	1	(Rep	Su (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, o	ota ule l n th	l > F.) ne	

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 18 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re Peter Ranger
Patricia Ranger

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	USPLITED.	
ACCT #: Bloomingdales P.O. Box 8066 Mason, OH 45040		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,720.00
ACCT #: BP/Chase P.O. Box 15298 Wilmington, DE 19850		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$991.00
ACCT #: Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,883.00
ACCT #: Card Member Services P.O. Box 922788 Norcross, GA 30010-2788		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$874.00
ACCT #: Carson Pirie Scott P.O. Box 15521 Wilmington, DE 19805		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,735.00
ACCT #: Charter One Card Services P.O. Box 42010 Providence, RI 02940-2010		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,932.00
Sheet no1 of7 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 19 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re Peter Ranger
Patricia Ranger

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FNEUNTHOO	UNLIQUIDATED	CHI I GOLD	DISPO IED	AMOUNT OF CLAIM
ACCT #: Chase P.O. Box 15298 Wilmington, DE 19850-5298		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$2,466.00
ACCT #: Chase P.O. Box 15298 Wilmington, DE 19850-5298		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$8,526.00
Representing: Chase			Michael Fine 131 S. Dearborn St., 5th Floor Chicago, IL 60603					Notice Only
ACCT #: Citgo P.O. Box 689095 Des Moines, IA 50368-9095		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$2,077.00
ACCT #: Citi Cards P.O. Box 6000 The Lakes, NV 89163-6000		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$5,960.00
ACCT #: CompUSA P.O. Box 17298 Baltimore, MD 21297-1298		J	DATE INCURRED: CONSIDERATION: REMARKS:					\$2,591.00
Sheet no2 of7 continuation sheets attached to \$2 Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$21,620.00	

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 20 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re Peter Ranger
Patricia Ranger

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CHISPLITED	AMOUNT OF CLAIM
ACCT#: CPU/Citibankcbsdna 110 Lake Dr. Newark, DE 19702-3317		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,861.00
ACCT #: Exxon/Mobil P.O. Box 688940 Des Moines, IA 50368-8940		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,242.00
ACCT #: GEMB/Premier Jewelry P.O. Box 981438 EI Paso, TX 79998-1438		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$4,352.00
ACCT #: Home Depot P.O. Box 689100 Des Moines, IA 50368		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$3,134.00
ACCT #: Home Shopping Network P.O. Box 98164 EI Paso, TX 79998-1064		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,001.00
ACCT #: Household Bank 12447 SW 69th Ave. Attn: Dispute Processing Tigard, OR 97223-8517		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$3,048.00
Sheet no. 3 of 7 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to S (Use only on last page of the completed Scort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Relation	hed le, o	ota ule on th	l > F.) ne	

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 21 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re Peter Ranger
Patricia Ranger

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: Household Credit Services P.O. Box 80084 Salinas, CA 93912-0084		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$310.00
ACCT #: HSBC 90 Christiana Rd. New Castle, DE 19720		J	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: Hurley State Bank P.O. Box 8189 Johnson City, TN 37615-0189		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,915.00
ACCT #: I.C. System, Inc. P.O. Box 64138 Saint Paul, MN 55164		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$228.00
ACCT #: JC Penney P.O. Box 981131 El Paso, TX 79998		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$4,679.00
ACCT #: Kohl's N56 W. 17000 Ridgewood Dr. Menomonee Falls, WI 53051		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$375.00
Sheet no4 of7 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 22 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re Peter Ranger
Patricia Ranger

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISDI ITEN	AMOUNT OF CLAIM
ACCT#: Midway Emergency Physicians P.O. Box 320006 Birmingham, AL 35222-1308		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$439.00
ACCT #: Neiman Marcus P.O. Box 729080 Dallas, TX 75372-9080		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$345.00
ACCT #: Newegg P.O. Box 2394 Omaha, NE 68103-2394		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$3,513.00
ACCT #: Nordstrom P.O. Box 13589 Scottsdale, AZ 852673589		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$4,157.00
ACCT #: Office Depot P.O. Box 689182 Des Moines, IA 50368-9182		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,422.00
ACCT #: Paypal Buyer Credit P.O. Box 960080 Orlando, FL 32896-0080		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$972.00
Sheet no5 of7 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to S (Use only on last page of the completed Solort also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rela	hed le, c	ota ule on th	ıl > F.) he	\$10,848.00

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 23 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re Peter Ranger Patricia Ranger

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: Phillips 66-Conoco 76 P.O. Box 689140 Des Moines, IA 50368-9140		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,889.00
ACCT #: Shell P.O. Box 689151 Des Moines, IA 50368		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,635.00
ACCT #: Spiegel P.O. Box 9204 Old Bethpage, NY 11804		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,796.00
ACCT #: Target/Retailers National Bank P.O. Box 673 Minneapolis, MN 55440-0673		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$6,447.00
ACCT #: Union Plus P.O. Box 80027 Salinas, CA 93912-0027		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$3,048.00
ACCT #: Vista Medical Center East 99 Greenwood Ave. Waukegan, IL 60087-5136		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,134.00
Sheet no. 6 of 7 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to S (Use only on last page of the completed Solort also on Summary of Schedules and, if applicate Statistical Summary of Certain Liabilities and Relationships (Certain Liabilities)	hed ole, c	ota ule on th	l > F.) ne	

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 24 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re Peter Ranger
Patricia Ranger

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Wal-Mart P.O. Box 530939 Atlanta, GA 30353-0939		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$762.00
ACCT #: Wells Fargo Financial 5101 Washington Street, Suite 29 Gurnee, IL 60031		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$814.00
ACCT #: Zales P.O. Box 689182 Des Moines, IA 50368-9182		J	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,556.00
Sheet no 7 of 7 continuation sheet schedule of Creditors Holding Unsecured Nonpriority Cl			ned to Sub	otota	al >	•	\$3,132.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$139,167.00		

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 25 of 43

B6G (Official Form 6G) (12/07)

In re Peter Ranger Patricia Ranger

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTO INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.		

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 26 of 43

B6H (Official Form 6H) (12/07)

In re Peter Ranger Patricia Ranger

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

-1.46:- 6

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 27 of 43

B6I (Official Form 6I) (12/07)

In re Peter Ranger Patricia Ranger

Case No	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of	Debtor and Spou	ıse	
Married	Relationship(s): Age(s):	Relationship(s):	Age(s):
Employment:	Debtor	Spouse		
Occupation	currently on disability	homemaker		
Name of Employer	currently on disability	nomemaker		
How Long Employed				
Address of Employer				
/taarooo or Employor				
INCOME: (Estimate of a)	erage or projected monthly income at time case filed)	1	DEBTOR	SPOUSE
	, salary, and commissions (Prorate if not paid monthly)		\$0.00	\$0.00
2. Estimate monthly over			\$0.00	\$0.00
3. SUBTOTAL			\$0.00	\$0.00
4. LESS PAYROLL DE	DUCTIONS		Ψοίου	Ψοίου
a. Payroll taxes (inclu	des social security tax if b. is zero)		\$0.00	\$0.00
b. Social Security Tax	(\$0.00	\$0.00
c. Medicare			\$0.00	\$0.00
d. Insurance			\$0.00	\$0.00
e. Union dues			\$0.00	\$0.00
f. Retirement			\$0.00	\$0.00 \$0.00
g. Other (Specify)			\$0.00 \$0.00	\$0.00 \$0.00
i. Other (Specify)			\$0.00	\$0.00
j. Other (Specify)			\$0.00	\$0.00
k. Other (Specify)			\$0.00	\$0.00
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS	Г	\$0.00	\$0.00
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$0.00	\$0.00
7. Regular income from	operation of business or profession or farm (Attach de	tailed stmt)	\$0.00	\$0.00
8. Income from real pro	perty		\$0.00	\$0.00
9. Interest and dividend			\$0.00	\$0.00
	e or support payments payable to the debtor for the de	btor's use or	\$0.00	\$0.00
that of dependents lis				
11. Social security or gov	rernment assistance (Specify):		\$5,127.58	\$0.00
12. Pension or retiremen	tincome		\$0.00	\$0.00
13. Other monthly incom			ψ0.00	ψ0.00
a.	- (-1 7)		\$0.00	\$0.00
b			\$0.00	\$0.00
С.			\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$5,127.58	\$0.00
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)		\$5,127.58	\$0.00
16. COMBINED AVERAGE	GE MONTHLY INCOME: (Combine column totals from	line 15)	\$5,1	27.58

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 28 of 43

B6J (Official Form 6J) (12/07)

IN RE: Peter Ranger Patricia Ranger

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prora	te any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form n	nay
differ from the deductions from income allowed on Form 22A or 22C.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sch labeled "Spouse."	edule of expenditures
Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$1,660.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: cable & internet	\$335.00 \$15.00 \$220.00 \$175.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$250.00 \$550.00 \$75.00 \$30.00 \$300.00 \$450.00 \$35.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$168.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	\$150.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: second mortgage d. Other:	\$500.00
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other: 	\$155.00
 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: 	\$5,068.00 g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$5,127.58 \$5,068.00 \$59.58

Document Page 29 of 43
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: Peter Ranger

Patricia Ranger

CASE NO

CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
personal care postage, gifts, bank charges etc Alarm & MSN		\$50.00 \$30.00 \$75.00
	Total >	\$155.00

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 30 of 43

B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

CHICAGO DIVISION (EASTERN)

In re Peter Ranger
Patricia Ranger

Chapter 7

Case No.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$160,000.00		
B - Personal Property	Yes	4	\$20,010.00		
C - Property Claimed as Exempt	Yes	1		'	
D - Creditors Holding Secured Claims	Yes	1		\$191,595.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$4,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$139,167.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$5,127.58
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$5,068.00
	TOTAL	22	\$180,010.00	\$334,762.00	

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 31 of 43

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re Peter Ranger Patricia Ranger

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$4,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$4,000.00

State the following:

Average Income (from Schedule I, Line 16)	\$5,127.58
Average Expenses (from Schedule J, Line 18)	\$5,068.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,912.59

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$4,000.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$139,167.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$139,167.00

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 32 of 43

In re Peter Ranger Patricia Ranger

Case No.		
	(if known)	

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting ofsheets, and that they are true and correct to the best of my knowledge, information, and belief.		24	
sheets, and that they are true and correct to the be	st of my knowledge, information, and belief.		
Date 10/23/2009	Signature /s/ Peter Ranger		
	Peter Ranger		
Date 10/23/2009	Signature //s/ Patricia Ranger		
	Patricia Ranger		
	[If joint case, both spouses must sign.]		

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	Peter Ranger	Case No.		
	Patricia Ranger		(if known)	

		STATEMENT OF FINAN	ICIAL AFFAIRS	
None	State the gross amount of ir including part-time activities case was commenced. Sta maintains, or has maintaine beginning and ending dates	byment or operation of business accome the debtor has received from employment, to either as an employee or in independent trade or the also the gross amounts received during the two d, financial records on the basis of a fiscal rather to of the debtor's fiscal year.) If a joint petition is file 113 must state income of both spouses whether or SOURCE	business, from the beginning years immediately preceding than a calendar year may report ed, state income for each sport	of this calendar year to the date this this calendar year. (A debtor that ort fiscal year income. Identify the use separately. (Married debtors filing
	- \$135,000.00	2009 Joint Wages, Only those wages prev 2008 Joint Wages 2007 Joint Wages	viously reported on Sch.	1
None ✓	State the amount of income two years immediately preceseparately. (Married debtor	from employment or operation of busing received by the debtor other than from employmeeding the commencement of this case. Give particular stilling under chapter 12 or chapter 13 must state is arated and a joint petition is not filed.)	ent, trade, profession, or opera culars. If a joint petition is file	d, state income for each spouse
None	debts to any creditor made constitutes or is affected by of a domestic support obligations counseling agency. (Marrie		ncement of this case unless the asterisk (*) any payments that ale under a plan by an approv ast include payments by either	ne aggregate value of all property that t were made to a creditor on account ed nonprofit budgeting and credit
None 🗹	preceding the commenceme \$5,475. If the debtor is an in obligation or as part of an al (Married debtors filing unde	not primarily consumer debts: List each payment of the case unless the aggregate value of all principal principal properties and provided individual, indicate with an asterisk (*) any payment ternative repayment schedule under a plan by an archapter 12 or chapter 13 must include payments pouses are separated and a joint petition is not file	roperty that constitutes or is a ts that were made to a credito approved nonprofit budgeting and other transfers by either	affected by such transfer is less than or on account of a domestic support g and credit counseling agency.
None V	who are or were insiders. (M	nents made within one year immediately preceding Married debtors filing under chapter 12 or chapter 1 nless the spouses are separated and a joint petitio	13 must include payments by	ase to or for the benefit of creditors either or both spouses whether or
None	a. List all suits and adminis bankruptcy case. (Married o	rative proceedings, executions, garnis trative proceedings to which the debtor is or was a debtors filing under chapter 12 or chapter 13 must nless the spouses are separated and a joint petitio NATURE OF PROCEEDING	a party within one year immed include information concernir on is not filed.) COURT OR AGENCY	iately preceding the filing of this

None

none, except for creditors

previously listed

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

Document Page 34 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

n re:	Peter Ranger	Case No.	
	Patricia Ranger		(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

	5. Repossessions	. foreclosures	and returns
--	------------------	----------------	-------------

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None $\overline{\mathbf{Q}}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION

3/09

AND VALUE OF PROPERTY

\$1,950.00

The Institute of Financial Literacy

NAME AND ADDRESS OF PAYEE

Kenneth Borcia & Associates

1117 S. Milwaukee., Suite A-3 Libertyville, Illinois 60048

P.O. Box 1842 Portland, ME 04104 10/14/09. 3/16/09 \$50 & \$50

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

Document Page 35 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	Peter Ranger	Case No.	
	Patricia Ranger		(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or
None	similar device of which the debtor is a beneficiary.
\checkmark	

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re:	Peter Ranger
	Patricia Ranger

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Fn	viro	nme	ntal	ln'	forn	nation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

[If completed by an individual or individual and spouse]		
declare under penalty of perjury that I have read the answer attachments thereto and that they are true and correct.	s contained in th	e foregoing statement of financial affairs and any
Date 10/23/2009	Signature	/s/ Peter Ranger
	of Debtor	Peter Ranger
Date 10/23/2009	Signature	/s/ Patricia Ranger
	of Joint Debtor	Patricia Ranger
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 38 of 43

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Peter Ranger CASE NO

Patricia Ranger

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate Attach additional pages if necessary.)

Property No. 1				
Creditor's Name: GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704	Describe Property Securing Debt: home			
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Debtor will continue making payments to creditor without reaffirming.				
Property is (check one): ☐ Claimed as exempt				
Property No. 2				
Creditor's Name: Homecoming Financial P.O. Box 205 Waterloo, IA 50704	Describe Property Securing Debt: home			
Property will be (check one): Surrendered ✓ Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): Debtor will continue making payments to creditor without reaffirming.				
Property is (check one): ☐ Claimed as exempt				

Case 09-44105 Doc 1 Filed 11/20/09 Entered 11/20/09 11:22:46 Desc Main Document Page 39 of 43

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Peter Ranger CASE NO

Patricia Ranger

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1				
Lessor's Name: None	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):	
			YES 🗆	NO 🗆
declare under penalty of perjury that the above in personal property subject to an unexpired lease.	dicates my intentic	on as to any property of	my estate securi	ing a debt and/or
Date 10/23/2009	Signature	/s/ Peter Ranger		
	Pe	eter Ranger		
Date 10/23/2009	Cimpatura	/s/ Patricia Ranger		
Date 19292000		atricia Ranger		

B 201 (12/08)

Document Page 40 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Peter Ranger Patricia Ranger

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: <u>Liquidation</u> (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B 201 (12/08)

Document Page 41 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

Page 2

IN RE: Peter Ranger Patricia Ranger

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

Ι,	Kenneth S. Borcia	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required	by § 342(b) of the Bankruptcy Code.	
/s/ Kenn	eth S. Borcia	

Kenneth S. Borcia, Attorney for Debtor(s) Bar No.: 3125988 Kenneth S. Borcia & Associates 1117 S. Milwaukee., Suite A-3 P.O. Box 447

Libertyville, IL 60048 Phone: (847) 634-8800 Fax: (847) 634-8932

B 201 (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Peter Ranger Patricia Ranger

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Peter Ranger	X /s/ Peter Ranger	10/23/2009	
Patricia Ranger	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X /s/ Patricia Ranger	10/23/2009	
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

Page 3

Document Page 43 of 43 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Peter Ranger CASE NO

Patricia Ranger

CHAPTER 7

	DISCLOSURE OF COMPENSATION OF ATTORN	EY FOR DEBTOR
۱.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attended that compensation paid to me within one year before the filing of the petition in banks services rendered or to be rendered on behalf of the debtor(s) in contemplation of or is as follows:	uptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:	\$1,950.00
	Prior to the filing of this statement I have received:	\$1,950.00
	Balance Due:	<u>\$0.00</u>
2.	The source of the compensation paid to me was:	
	✓ Debtor ☐ Other (specify)	
3.	The source of compensation to be paid to me is:	
	✓ Debtor	
1.	☑ I have not agreed to share the above-disclosed compensation with any other perassociates of my law firm.	rson unless they are members and
	☐ I have agreed to share the above-disclosed compensation with another person associates of my law firm. A copy of the agreement, together with a list of the na compensation, is attached.	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspa. Analysis of the debtor's financial situation, and rendering advice to the debtor in chankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which is the debtor at the meeting of creditors and confirmation hearing	etermining whether to file a petition in nich may be required;
3.	By agreement with the debtor(s), the above-disclosed fee does not include the follow	ving services:
	SERVICES REQUESTED AFTER DISCHARGE AND/OR DISMISSAL REPRESENTATION OF THE DEBTOR IN ADVERSARY PROCEEDINGS	
	CERTIFICATION	
	Locatify that the foregoing is a complete statement of any agreement or arrangem	ant for navmant to ma for

##